

**HUNTON &  
WILLIAMS**HUNTON & WILLIAMS LLP  
1900 K STREET, N.W.  
WASHINGTON, D.C. 20006-1109TEL 202 • 955 • 1500  
FAX 202 • 778 • 2201

FAX

**TO**           **NAME:**                   Examiner Jeffrey Smith  
              **FIRM:**                   USPTO  
              **FAX NO.:**           703-746-9602  
              **PHONE NO.:**       703-308-3588

**PAGES (INCLUDING COVER):**   16

**ORIGINAL TO FOLLOW IN MAIL:**   ☐ Yes ☒ No

**FROM**           **NAME:**                   Stephen T. Schreiner  
                  **DIRECT DIAL:**       202-955-1575

**MESSAGE**       **Re:**    Application Serial Number 09/325,536

Examiner Smith,

I greatly appreciate your assistance with this Amendment After Allowance ("Amendment"). If you have any questions, please do not hesitate to call. Otherwise, I hope you enjoy your Holidays.

We are filing the attached Amendment and the Substance of Interview today.

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 202 • 955 • 1500 .

**OPERATOR**

**DATE:**                           December 21, 2004  
**TIME:**  
**CLIENT/MATTER NAME:**       Bank One  
**CLIENT/MATTER NO.:**       47004.000040

This communication is confidential and is intended to be privileged pursuant to the attorney-client privilege and the work-product doctrine. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service.

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**Certificate of Transmission under 37 CFR 1.8**

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office on December 21, 2004.

  
\_\_\_\_\_  
Signature

Stephen T. Schreiner, Reg. No. 43,097  
Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of transmission, or this certificate must identify each submitted paper.

1. Substance of Interview Under 37 C.F.R. § 1.133 (2 pages)
2. Amendment After Allowance Under 37 C.F.R. § 1.133 (13 pages)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 09/325,536 Confirmation No.: 2934  
Applicant : Kevin BOYLE, et al  
Filed : June 4, 1999  
Title : **CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED  
PAYMENT OF CLUB, MERCHANT, AND SERVICE  
PROVIDER FEES**  
TC/Art Unit : 3625  
Examiner: : F. THOMPSON  
  
Docket No. : 47004.000040  
Customer No. : 21967

**Amendment After Allowance Under 37 C.F.R. § 1.312**

MAIL STOP: ISSUE FEE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir/Madam:

Applicant greatly appreciates the Notice of Allowance that was sent on November 23, 2004. In reviewing the allowed claims, Applicant has noted a few informalities that can be resolved by minor amendment. Applicant does not believe that the amendment affects the patentability of the claims or the bases for their allowability. Applicant respectfully requests that this amendment be entered prior to issuance.

If the Examiner has any questions regarding this filing, please do not hesitate to contact the undersigned. The proposed amendment is attached below beginning on page 2.